



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2686

41

Application of: PETRA HYYPPA, ET AL.
For : ELECTRONIC TRANSACTIONS
U.S. Serial No.: 10/083,169
Filed: FEBRUARY 26, 2002
Group Art Unit: 2686
Examiner: KHAWAR IQBAL
Docket No.: NC207041 (9014.020)

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Mail Stop Amendment
Commissioner of Patents
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on November 9, 2004

Leah Siegel
Leah Siegel

AMENDMENT

Dear Sir:

In response to the Office action dated August 9, 2004, the Applicant submits the following:

A listing of Claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.



SCHEEF & STONE, L.L.P.

Legal counsel based on solid principles.

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CERTIFICATE OF MAILING UNDER 37 CFR § 1.8

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November 9, 2004

DOCKET NUMBER: NC207041
9014.020

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In re: U.S. Serial No. 10/083,169
Inventor: Petri Hyyppa, et al.
Title: **Electronic Transactions**

Enclosed please find:

- ☒ Amendment and Response Pursuant to 37 C.F.R. 1.111; and
- ☒ Return post card
- ☒ No fees are believed due at this time; however, the Commissioner is hereby authorized to charge payment of the following fees associated with this communication, or credit any overpayment, to Deposit Account No. 50-2032. A duplicate copy of this sheet is enclosed.
 - ☒ Any additional filing fees required under 37 CFR 1.16
 - ☒ Any patent application processing fees under 37 CFR 1.17

Respectfully submitted,

By:

Robert H. Kelly

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